



Electronically Filed

Entered on Docket
February 19, 2010


Hon. Mike K. Nakagawa
United States Bankruptcy Judge

WILDE & ASSOCIATES
Gregory L. Wilde, Esq.
Nevada Bar No. 004417
208 South Jones Boulevard
Las Vegas, Nevada 89107
Telephone: 702 258-8200
Fax: 702 258-8787
U.S. Bank, N.A.
09-77492 / 7810242956

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In Re:

Rosa Maria Rosales

Debtor.

BK-S-09-20672-MKN

MS Motion No.

Date: 1/6/10

Time: 1:30pm

Chapter 13

ORDER RE ADEQUATE PROTECTION

Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing in the above-entitled Court, all appearances as noted on court record, and based upon all the papers and pleadings on file herein and good cause appearing therefor,

1 IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtor will cure the
2 post-petition arrearages currently due as follows:

3	5 Monthly Payments(s) at \$817.26	\$4,086.30
4	(July 1, 2009 - November 1, 2009)	
5	1 Monthly Payments(s) at \$783.03	\$783.03
6	(December 1, 2009 - December 1, 2009)	
7	5 Late Charge(s) at \$32.69	\$163.45
8	(July 1, 2009 - November 1, 2009)	
9	1 Late Charge(s) at \$31.32	\$31.32
10	(December 1, 2009 - December 1, 2009)	
11	Motion for Relief Filing Fee	\$150.00
12	Attorneys Fees	\$750.00
13	Immediate lump sum payment	(\$2,000.00)
14	Mo# 4978968084, 4978968086, 4978968087 &	
15	4978968085	
16	Total	\$3,964.10

17 The total arrearage shall be paid in six monthly installments. Payments one
18 through five (1-5) in the amount of \$ 660.69 shall be in addition to the regular monthly payment
19 and shall be due on or before the 20th day of the month commencing with the January 20, 2010
20 payment and continuing throughout and concluding on or before May 20, 2010. The sixth final
21 payment in the amount of \$ 660.65 shall be paid on or before June 20, 2010.

22 IT IS FURTHER ORDERED, ADJUDGED and DECREED ~~that the Secured Creditor~~
23 shall give Debtor at least five business days' notice of the time, place and date of sale.

24 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtor shall resume
25 and maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy Plan,
26 beginning with the January 1, 2010, payment, on Secured Creditor's Trust obligation, encumbering
the subject Property, generally described as 2712 Salt Lake St. , North Las Vegas, NV 89030, and
legally described as follows:

Lot 9 in Block 23 of Replat of Blocks 14, 16, 20, 21, 22, 23, 24 and a Portion of each of
Block 15, 19, and 26 of NORTH MAIN ADDITION, as shown by Map thereof on file in Book 3
of Plats, page 87, in the office of the County Recorder of Clark County, Nevada.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtor fails to make
any payments as stated in this Order, or fail to maintain the regular monthly payments on Secured
Creditor's Trust Deed obligation, allowing the normal grace period, then Secured Creditor may file
and serve upon Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of

1 Condition. For each such Declaration Re Breach of Condition filed, there shall be assessed an
2 attorney fees of \$100.00, to be paid by the Debtors upon any reinstatement. If upon the sixteenth
3 (16th) day Debtors have failed to cure the delinquency, then Secured Creditor may submit to this
4 Court an Order vacating the automatic stay as to Secured Creditor, and Secured Creditor may
5 thereafter proceed with foreclosure proceedings upon the subject Property, pursuant to applicable
6 State Law, and take any action necessary to obtain complete possession thereof.

7
8 Submitted by:

9 WILDE & ASSOCIATES

10
11 By /S/GREGORY L. WILDE

12 **GREGORY L. WILDE, ESQ.**
13 Attorneys for Secured Creditor
14 208 South Jones Boulevard
Las Vegas, Nevada 89107

15 APPROVED AS TO FORM & CONTENT:

16 Rick A. Yarnall

17 By *[Signature]* 1-25-10
18 Rick A. Yarnall
19 Chapter 13 Trustee
701 Bridger Avenue #820
Las Vegas, NV 89101

20
21 By *[Signature]*
22 David Croshaw
23 Attorney for Debtors
24 711 South 8th Street
25 Las Vegas, NV 89101

26 Nevada Bar No. 3499